

Notice of Allowability	Application No.	Applicant(s)	
	10/622,058	LINEHAN, MARK	
	Examiner JOHN M. WINTER	Art Unit 3621	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. This communication is responsive to the paper filed on December 17, 2007.
2. The allowed claim(s) is/are 1,2,4,15-18,24-29,55-58,61 and 68-93.
3. Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
 - a) All
 - b) Some*
 - c) None
 1. Certified copies of the priority documents have been received.
 2. Certified copies of the priority documents have been received in Application No. _____.
 3. Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

* Certified copies not received: _____.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.
THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.

4. A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
 - (a) including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
 - 1) hereto or 2) to Paper No./Mail Date _____.
 - (b) including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date _____.

Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

Attachment(s)

1. Notice of References Cited (PTO-892)
2. Notice of Draftperson's Patent Drawing Review (PTO-948)
3. Information Disclosure Statements (PTO/SB/08),
Paper No./Mail Date 9/8/2007
4. Examiner's Comment Regarding Requirement for Deposit
of Biological Material
5. Notice of Informal Patent Application
6. Interview Summary (PTO-413),
Paper No./Mail Date _____.
7. Examiner's Amendment/Comment
8. Examiner's Statement of Reasons for Allowance
9. Other _____.

DETAILED ACTION***Reasons for Allowance***

Claims 1, 2, 4, 15-18, 24-29, 55-58, 61 and 68-93 have been allowed.

The present invention is directed to electronic commerce. Obtaining goods and services using a payment card is old and well known. For example, Gorog (US 4,947,028) teaches ordering goods and services at a terminal using a credit card ('028, figure 1; column 4/22-5/2) wherein credit card and order data are transmitted over a network for authorization and order fulfillment, respectively ('028, column 6, lines 30-36). Elgamal (US 5,671,279) teaches an electronic commerce protocol comprising a client computer, a merchant computer and a gateway ('279, figures 1 and 2). Elgamal also teaches encrypting a credit card number and transaction information for transmission between client, merchant and gateway ('279, column 4, lines 33-36 and 60-64). Payne et al. (US 5,715,314) teach using a credit or debit card reference for completing a transaction ('314, column 7, lines 14-31) while Walker et al. (US 6,163,771) teach a database at an issuing bank that pairs a user credit or debit card number with corresponding reference numbers ('771, figure 13) and using a reference number from the database to make a purchase ('771, figures 9A and B). However, the prior art does not teach or fairly suggest, singly or in combination, requesting a card issuer gateway to authorize a transaction between a consumer and a merchant using *a wallet initiation message comprising a payment amount, an order description, a merchant identifier and a timestamp*, and authorizing the transaction by the

gateway by sending an *authorization token comprising a reference* to the merchant, wherein the reference represents the consumer's credit or debit card.

Conclusion

Any comments considered necessary by Applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

Any inquiry concerning this communication or earlier communications from the examiner should be directed to JOHN M. WINTER whose telephone number is (571)272-6713. The examiner can normally be reached on M-F 8:30-6, 1st Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Andrew Fischer can be reached on (571) 272-6779. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

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Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



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